

# Digitization and Financial Conduct Risk: Latest Trends & Mitigants



## Trainer

**Mr. Sajid Khan**

**Joint Director**

**Banking Conduct & Consumer  
Protection Dept.**

Mr. Sajid Khan, Joint Director-BC&CPD, SBP has diversified experience of working in State Bank of Pakistan in the area of regulations, consumer protection and on site examination of the leading Pakistani Banks/DFIs/MFBs/Islamic Banks. Conducted various regulatory examinations during which assesses the credit risks, Governance Risk, AML/CFT risks, and other risks assumed by the SBP regulated entities and also their compliance with their own policies and regulatory framework. Besides, also carried out special/targeted investigations/inspections as well as attended local & international trainings.

**Training Fee  
8,000 Plus Tax**

**Email: [rabia.zulfiqar@sbp.org.pk](mailto:rabia.zulfiqar@sbp.org.pk)**

**Call: 081 9203433**

**WhatsApp: 0331 2966586**

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**10:00am-5:00pm**

**Online Via Zoom**

## Content

### Overview of Banking Conduct & Consumer Protection

- Evolution of Conduct Regulation & Supervision at SBP
- International Standards on Legal & Regulatory Frameworks on Banking Conduct & Consumer Protection
- Cross-Cutting Rules for Banking Conduct

### Consumer Protection in Digital Financial Services (DFS)

- Technology and its disruptions in the Traditional Banking System
- Banking Conduct with respect to Digital Banking
- Consumer Protection Issues in Digital Financial Services (DFS)
- Regulatory Principles for Consumer Protection in DFS
- Tips for using the technology led financial products and Services
- Challenges for regulators to supervise the technology led products and services in banks
- Regulatory Expectations

### Case studies

- Audio/Video evidence assessment of latest frauds in the industry
- Digital Banking Frauds and consequences for Banks and its customers



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